

Edgar Filing: BEAR STEARNS COMPANIES INC - Form 424B3

BEAR STEARNS COMPANIES INC  
 Form 424B3  
 July 14, 2003

THE BEAR STEARNS COMPANIES INC.  
 IncomeNotesSM  
 With Maturities of Nine Months or More from Date of Issue

Registration No. 333-104455  
 Filed Pursuant to Rule 424(b)(3)  
 Pricing Supplement No. 3  
 (To Prospectus dated April 24, 2003,  
 and Prospectus Supplement dated June 19, 2003)  
 Trade Date: July 14, 2003  
 Issue Date: July 17, 2003  
 The date of this Pricing Supplement is July 14, 2003

CUSIP#	Interest Rate	Maturity Date	Price to Public	Discounts & Commissions	Reallowance	Dealer
07387EAF4	4.30%	7/15/2013	100.00%	1.50%	0.200%	98.90%
07387EAG2	5.00%	7/15/2018	100.00%	2.00%	0.350%	98.40%
07387EAH0	5.25%	7/15/2023	100.00%	2.50%	0.350%	98.00%

Subject to Redemption

First Interest Payment Date	First Interest Payment Amount	Survivor's Option	Yes/No	Date and Terms of Redemption
1/15/2004	\$21.26	Yes	No	N/A
8/15/2003	\$3.89	Yes	Yes	Commencing 7/15/2006 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.
8/15/2003	\$4.08	Yes	Yes	Commencing 7/15/2008 and on the interest payment dates thereafter until Maturity, the Notes may be called in whole at par at the option of the Company on ten calendar days notice.

The distribution of IncomeNotes will conform to the requirements set forth in Rule 2720 of the NASD Conduct Rules.